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Personal Finance Paper. Topics: Investment, Personal finance, Finance Pages: 2 (491 words) Published: April 9, 2012. Phase 1 Individual Project. Personal Finance. April 11, 2011. Without financial knowledge, a budget and/or a financial plan in place you can have an income of 100,000 thousand dollars a year and still be living paycheck to paycheck and eventually end up in financial ruin.

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Personal finance is a big topic or issue in people's life. However, when people are familiar with personal finance, People will have abilities to be good at and control it. Personal finance will never be the rich's patent. Personal financial planning, the foundation of personal finance, and economize make up the personal finance. References

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It involves how people spend, save, protect, and invest their financial resources. It includes budgeting, tax management, cash management, use of credit cards, borrowing, major expenditures, risk management, investments, retirement planning, and estate planning. Chapter one says personal financial planning is the development and implementation of coordinated and integrated long range plans to achieve financial success.

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Key concepts include: The authors identify four major consumer finance trends from the past 65 years: an increase in the number of available financial options including innovations; greater access to those options for more Americans; a trend toward a do-it-yourself approach in consumer financial services; and a resultant increase in household risk taking.

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